



## New Employee Civilian Benefits



# Congratulations On your NEW



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# New Employee Civilian Benefits

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The following presentation presents very basic benefits information for newly appointed, permanent employees.

It is not intended to be an all-inclusive or detailed tutorial.

More detailed information on benefits is contained in the benefits summary, which you can review or download via the link at the end of this presentation.

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## Sick and Annual Leave

**SICK LEAVE** – Accrued at 4 hours per pay period regardless of time of service.

**ANNUAL LEAVE** – Accrued at different rates according to time of service:

- 4 hours per pay period – 0 to 3 years
- 6 hours per pay period – 3 to 15 years
- 8 hours per pay period – 15+ years

No leave is accrued when LWOP or AWOL reaches 80 hours in a pay period.

Intermittent employees do not earn annual or sick leave.

Part-time employees must have a regularly scheduled tour of duty in order to earn leave. Leave is earned according to guidance found in AFI 36-815, chapters 2 and 3.

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Address questions on sick or annual leave to your local or



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## Civilian Pay Information at

**myPay**

Logon to myPay at:

<https://mypay.dfas.mil/mypay.aspx>

for up-to-date pay information and maintenance including:

Leave and Earnings Statements (LES)  
Allotments  
Address Changes  
Direct Deposit  
Tax Withholdings



# New Employee Civilian Benefits



**As a new employee** you will have to make elections within prescribed timeframes regarding your:

Health Insurance  
Care  
Life Insurance

Dental and Vision  
Long Term Care

Thrift Savings Plan  
Accounts

Flexible Spending

*These elections are briefly discussed  
in the following presentation.*

*At the end of this presentation please download the complete  
information package for new employees for more details.*



# New Employee Civilian Benefits



## Health Insurance

Federal Employees Health Benefits (FEHB) Program

You can select from nationwide fee-for-service plans and participating HMOs for your geographic area.

***Coverage is not***

***You must select to enroll in  
health***

***insurance within 60 days to have***

***entry on duty or  
your coverage!***

Please note: Enrollment opportunities after the first 60 days of employment are limited to experiencing a Qualifying Life Event (QLE) and the annual Open Season. There are many QLEs, including change in family status or employment status.





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# Health Insurance Premium Conversion

Premium Conversion is a “pre-tax” arrangement under which the part of your salary that goes for health insurance premiums will be non-taxable. You will automatically participate in health insurance premium conversion if you elect to enroll in the Federal Employees Health Benefits program. If you do not want to participate in premium conversion

***you must waive participation at the time of your initial FEHB election.***





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## Dental and Vision Benefits

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is available to eligible Federal employees and family members on an enrollee-pay-all basis. FEDVIP allows purchase of supplemental dental and/or vision insurance on a group basis, which means competitive premiums and no pre-existing condition limitations. To be eligible for FEDVIP, you must be eligible for the FEHB health insurance program, whether enrolled or not in FEHB. Premiums will be withheld from salary on a pre-tax basis.

**You have 60 days from date of entry on duty to enroll in FEDVIP, with coverage effective at the beginning of the following pay period.**

More information can be found at:

<http://www.opm.gov/insure/dentalvision/index.asp>



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# Basic Life Insurance

You will automatically be enrolled in Basic life insurance effective on the first day

you enter in a pay and duty status.

*If you don't want any life insurance you must waive the*



*You can waive ~~any~~ time, but if you waive before the end of your first pay period, no premiums will be withheld.*



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# Optional Life Insurance

If you want to elect Optional life insurance (Options A, B, or C) in addition to



Basic life insurance  
***you must elect to enroll  
within***

***Please note 31 days is 31 days not 60 days.***

Enrollment opportunities after the first 31 days of employment are limited to experiencing a Qualifying Life Event (QLE), obtaining a physical at your own expense one year after declination of coverage, or an Open Season (very rare). QLEs are marriage, divorce, death of spouse, and birth or adoption of children.



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# **Thrift Savings Plan**

The Thrift Savings Plan (TSP) is a retirement savings and investment plan for Federal employees. The purpose of the TSP is to provide retirement income. The TSP offers Federal employees the same type of savings and tax benefits that many private corporations offer their employees under "401(k)" plans.



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# Thrift Savings Plan

If you want to participate in the Thrift Savings Plan

***you may make an election at any***

*If you ~~are~~ covered under the FERS retirement system, it is very important to contribute to the*

*Two types of TSP<sup>1</sup> contributions: “Regular” and “Catch-Up”*





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## Thrift Savings Plan

### Regular TSP Contributions

You may contribute any dollar amount or percentage of your basic pay to a Regular TSP account each pay period, subject to an annual Internal Revenue Service

FERS employees are eligible for Agency Contributions to their Regular TSP accounts after serving a waiting period: an agency automatic 1% contribution equal to 1% of your basic pay whether you contribute your own money or not, and agency matching contributions of up to 4% if you contribute at least 5% of your own money. Matching contributions are applied dollar-for-dollar for the first 3% you contribute and 50 cents on the dollar for the next 2% you contribute.



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## Thrift Savings Plan

### Catch-Up Contributions

Catch-up contributions are *additional* tax-deferred contributions, *separate* from regular TSP contributions.

If eligible, you may contribute any dollar amount as catch-up contributions each pay period, subject to an annual IRS limit. Agency contributions are not paid on catch-up contributions.

To be eligible to make catch-up contributions, you must be age 50 or older during the calendar year in which catch-up deductions are made; currently employed and in a pay status; **and** contributing the maximum regular employee contributions to a regular TSP account, uniformed services TSP account, or other eligible employer-sponsored plans, such as a 401(k) plan.

In addition, you must not be in the 6 month non-contribution period following a financial hardship withdrawal.



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# Flexible Spending Account

Enrollment in the Flexible Spending Account program allows you to use pre-tax dollars to pay for certain health care expenses not paid by FEHB or other insurance (e.g., copays, coinsurance, deductibles), and for dependent care expenses that allow you (and spouse, if married) to work or look for work. If you want a general purpose or limited expense Health Care FSA and/or a Dependent Care FSA, ***you must sign up within 60 days of entry on duty or by October 1 (whichever comes first).***

*If you are hired after October 1, you may participate in the next plan year by enrolling during the next open season.*





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## Long Term Care Insurance

The **Federal Long Term Care Insurance Program** provides long term care (LTC) insurance to cover the cost of care when you are unable to perform at least two activities of daily living for an expected period of at least 90 days or when you need constant supervision due to a severe cognitive impairment. Examples of costs not covered by health insurance: home care, nursing home care, help with daily activities such as eating, bathing, dressing.

- In general if you are in a position that conveys eligibility for FEHB coverage, you are eligible for this program, whether enrolled in FEHB or not.
- Can be used while recovering from an accident, stroke, or a crippling disease such as multiple sclerosis.

**If you want to participate in the LTC insurance program, you have 60 days from date of hire to apply using the abbreviated underwriting application.**

**Note:** You can only cover your family members under your LTC policy, but your qualified relatives can apply for this insurance themselves. Qualified relatives include your current spouse, parents, parents-in-law, stepparents (of living employees) and your adult children (at least 18 years old, including natural children, adopted children, and stepchildren – foster children are not eligible). The same time limits apply.



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# **How do I make my elections? Health and Life Insurance, Thrift Savings**

You make your elections electronically by  
Web or phone by using the

Employee Benefits Information System (EBIS)

<https://www.afpc.randolph.af.mil/afpcsecure>  
[or http://www.my.af.mil](http://www.my.af.mil)

**or the**

Benefits and Entitlements Service Team  
(BEST) automated phone system

**1-800-616-3775**

(press 2, press 2, and follow prompts)  
TDD: 1-800-382-0893, or local 210-565-





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# How do I make my elections?

Federal Employees Dental and Vision Insurance Program (FEDVIP)

You make your elections to enroll and have questions answered by contacting the Plan Administrator at [www.BENEFEDS.com](http://www.BENEFEDS.com)

or

**1-877-888-FEDS, TTY 1-877-889-5680**



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# How do I make my elections?

## Flexible Spending Accounts

You make your election and have questions answered by contacting the Plan Administrator at

[www.fsafeds.com](http://www.fsafeds.com)

or

1-877-FSAFEDS  
TTY 1-800-952-0450





## New Employee Civilian Benefits



# How do I make my elections?

## Long Term Care Insurance

You make your election and have questions answered by contacting the Plan Administrator at

[www.ltcfeds.com](http://www.ltcfeds.com)

or

1-877-LTCFEDS  
TTY 1-800-843-3557





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# Retirement

Newly hired Federal civilian employees, with few exceptions, participate in the Federal Employees' Retirement System (FERS). Some rehired employees may be covered under the Civil Service Retirement System (CSRS) or a slightly revised version called CSRS Offset.

To determine your retirement coverage, refer to Item 30 of your latest SF 50, or your LES.



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# Civil Service Retirement System

Most permanent employees hired before 1984 are covered by full CSRS. In addition, employees rehired within 365 days of separation from a CSRS covered position will retain CSRS coverage. CSRS employees, including air traffic controllers, contribute 7% of basic pay to the CSRS retirement system. Those under special retirement coverage, such as firefighters and law enforcement officers, contribute 7.5% of basic pay to CSRS.

All CSRS-covered employees contribute 1.45% to Medicare.

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There is no contribution to Social Security.



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# Civil Service Retirement System - Offset

CSRS employees rehired on or after 1 Jan 84 with a break in CSRS coverage of more than 365 days and who have at least 5 years of creditable civilian service by the end of 1986 are covered by CSRS Offset.

CSRS Offset employees pay into both the CSRS retirement system and Social Security, paying 6.2% of earnings to Social Security, 0.80% to CSRS and 1.45% to Medicare. Firefighters and law enforcement officers pay 1.30% of basic pay to CSRS; air traffic controllers pay 0.80%. All pay 6.2% to Social Security, and 1.45% to Medicare.

Most CSRS rules apply to CSRS Offset employees. The main difference is that once you are retired and age 62, your CSRS benefit will be reduced, or "offset," by an amount equivalent to the Social Security benefits earned based on your CSRS Offset



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## Federal Employees Retirement System

Most permanent employees hired after 31 Dec 85 working for the Federal government are automatically covered by FERS.

FERS is a three-tiered retirement plan. The three components are: 1) Social Security benefits, 2) the basic FERS retirement annuity, and 3) the Thrift Savings Plan.

The three components work together to form a strong financial foundation for your retirement years. **It is extremely important for FERS employees to contribute to TSP** since the formula used to compute the FERS basic retirement annuity is less generous than the one used to compute an annuity under the older CSRS retirement system. In addition, TSP is the part of your retirement that you control.

You decide how much of your pay to put in your account (up to the allowable limits), how to invest it, and, when you retire, how you want your money paid out. The best way to ensure that your retirement income meets your needs is to start investing in the TSP at the ~~beginning of your Federal service, and to continue to do so throughout~~   
 YOUR career.



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# Other Important Information

If you have military service and/or prior periods of temporary civilian service or civilian service for which you previously received a refund of retirement

**you may be able to pay** deductions  
deposit to receive credit for  
that time or avoid a  
reduction in your retirement  
annuity.





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## Designation of Beneficiary

If you die while a Federal employee, payments will be made in a particular order of precedence set by law from your life insurance proceeds (if enrolled), unpaid salary (called unpaid compensation), TSP account, and retirement contributions. If you are satisfied with the order of precedence, it's not necessary to complete a beneficiary form.

The following designation of beneficiary forms and the original order of precedence can be found on the Office of Personnel Management website at [www.opm.gov/insure/designations/index.asp](http://www.opm.gov/insure/designations/index.asp):

- SF 2808 (Civil Service Retirement System – CSRS only)
- SF 3102 (Federal Employees Retirement System – FERS only)
- SF 1152 (Unpaid Compensation of Deceased Civilian Employee)



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**Who do I call if I have  
Call the Benefits and Entitlements Service  
questions? Team at**

**1-800-616-3775**

**(press 2, press 2, and follow the prompts)**

**): 1-800-382-0893 or local 210-565.**



**Monday through Friday  
7:00 a.m. to 6:00 p.m. (Central Ti  
Except Federal Holidays**

Exceptions: Questions on sick and annual leave must be addressed to the local or servicing Civilian Personnel Flight (CPF). In addition, if you receive "Limited" benefits service from BEST, questions related to retirement and deposits must be directed to your local or servicing CPF. You receive "Full" benefits services from BEST if your hardcopy Official Personnel Folder is located at AFPC, Randolph AFB, Texas. Otherwise, you receive "Limited" services.



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To download the complete  
“Benefits Summary for New  
(permanent) Employees” click  
below

**Download Now**

